

REMARKS

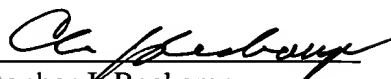
Applicant respectfully traverses and requests reconsideration.

In response to the Advisory Action dated March 18, 2005, Applicant has deleted claims 46-48 without prejudice since all of the other claims have been allowed. However, Applicant is confused by a statement in the Advisory Action. Applicant respectfully submits that the words "dynamic password entry interface legitimacy information" are suitably defined in the specification since claims have been allowed that also include this language. As such, Applicant respectfully submits that the meaning of these terms are set forth in the specification and understood by one of ordinary skill in the art as already admitted by the Patent Office by allowing other claims. Accordingly, Applicant respectfully requests verification if the Examiner is in disagreement.

Accordingly, Applicants respectfully submit that the claims are in condition for allowance and that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below-listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

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By: 
Christopher J. Reckamp
Registration No. 34,414

Vedder, Price, Kaufman & Kammholz, P.C.
222 N. LaSalle Street
Chicago, Illinois 60601
Phone: (312) 609-7599
Fax: (312) 609-5005
Email: creckamp@vedderprice.com